

State of Washington
Office of the Insurance Commissioner
1998 Washington Market Share and Loss Ratio
Line of Business: Credit

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Euler American Credit Ind Co	20516	NY	\$2,126	31.67%	\$1,910	\$661	34.62%
2	Ace American Ins Co	22667	PA	\$1,451	21.61%	\$1,437	\$76	5.26%
3	Balboa Ins Co	24813	CA	\$851	12.69%	\$790	\$99	12.55%
4	Allstate Ins Co	19232	IL	\$750	11.18%	\$718	\$554	77.25%
5	Guaranty Natl Ins Co	11401	CO	\$598	8.90%	\$577	\$296	51.37%
6	Wesco Ins Co	25011	DE	\$300	4.47%	\$128	(\$10)	(7.75)%
7	Continental Ins Co	35289	NH	\$249	3.70%	\$219	\$0	(0.06)%
8	Fidelity & Deposit Co Of MD	39306	MD	\$133	1.98%	\$124	\$19	15.42%
9	Commercial Union Ins Co	20621	MA	\$114	1.70%	\$109	\$60	54.86%
10	Yosemite Ins Co	26220	IN	\$74	1.11%	\$90	(\$146)	(161.64)%
11	Associates Ins Co	21296	IN	\$24	0.36%	\$24	\$1	2.22%
12	Great American Ins Co	16691	OH	\$23	0.34%	\$87	\$32	36.42%
13	Meritola Ins Co	24821	CA	\$13	0.19%	\$13	\$1	5.16%
14	American Centennial Ins Co	10391	DE	\$6	0.09%	\$16	(\$4)	(25.12)%
15	Virginia Surety Co Inc	40827	IL	\$4	0.06%	\$4	(\$3)	(75.99)%
All 6	Other Companies			(\$4)	(0.05)%	(\$4)	(\$42)	1158.04%
Totals (Loss Ratio is average)				\$6,712	100.00%	\$6,241	\$1,594	25.54%

(1)Excluding all Loss Adjustment Expenses (LAE)